

B18(Official Form 18)(12/07)

UNITED STATES BANKRUPTCY COURT
Southern District of Ohio

Case No: 2:07-bk-57325

In Re:

Andrew P Pfeifer
132 Tranquill Way
Mansfield, OH 44903

Chapter: 7

Angelique S Pfeifer
aka Angelique Starr Chill
132 Tranquill Way
Mansfield, OH 44903

Debtor(s)

Last four digits of Social-Security or Individual
Tax-Payer-Identification (ITIN) No(s)., (if any):

Debtor: xxx-xx-9017
Joint: xxx-xx-8964

Employer Tax-Identification(EIN) No(s).(if any):

Debtor:
Joint:

DISCHARGE OF DEBTOR

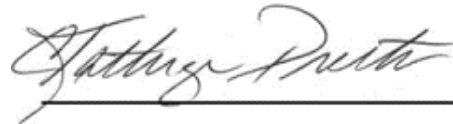
It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

Dated: 12/27/07

BY THE COURT:

A handwritten signature in cursive script, appearing to read "C. Kathryn Preston", written over a horizontal line.

C. Kathryn Preston
United States Bankruptcy Judge

SEE BACK OF THIS ORDER FOR IMPORTANT INFORMATION

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes; applies to cases filed on or after October 17, 2005.
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans. Applies to cases filed on or after October 17, 2005.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF SERVICE

Bankruptcy Noticing Center
2525 Network Place, 3rd Floor
Herndon, Virginia 20171-3514

District/off: 0648-2
Case: 07-57325

User: admin
Form ID: bl8

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Total Served: 77

Date Rcvd: Dec 27, 2007

The following entities were served by first class mail on Dec 29, 2007.

db +Andrew P Pfeifer, 132 Tranquill Way, Mansfield, OH 44903-6534
jdb +Angelique S Pfeifer, 132 Tranquill Way, Mansfield, OH 44903-6534
aty +Christopher P Kennedy, 24755 Chagrin Blvd, Suite 200, Cleveland, OH 44122-5690
aty +Joel K Jensen, PO Box 5480, Cincinnati, OH 45201-5480
aty +Jon J Lieberman, P.O.Box 5480, Cincinnati, OH 45202-5480
aty +Laura R Faulkner, Weltman, Weinberg & Reis Co LPA, 525 Vine Street, Suite 800, Cincinnati, OH 45202-3145
aty Robert F Holmes, Lerner Sampson & Rothfuss, P.O. Box 5480, Cincinnati, OH 45201-5480
aty +Scott P Ciupak, 5601 Hudson Drive, Suite 400, Hudson, OH 44236-3745
tr +Amy L Bostic, 50 West Broad Street, Suite 1200, Columbus, OH 43215-5907
ust +Asst US Trustee (Col), Office of the US Trustee, 170 North High Street, Suite 200, Columbus, OH 43215-2417
cr +Chase Student Loan Servicing LLC, PO Box 523, Madison, MS 39130-0523
cr +Litton Loan Servicing, LP, C/O Joe Lozano, P.O. Box 829009, Dallas, TX 75382-9009
cr Wilshire Credit Corporation, PO Box 1650, Portland, OR 97207-1650
10702361 +Americas Servicing Co., Acct No 1100180916, 7485 New Horizon Way, Frederick, MD 21703-8388
10702362 +Americas Servicing Co., Attn: Correspondence, PO Box 10328, Des Moines, IA 50306-0328
10702364 +Amex, Acct No 476051738018321511, P.O. Box 981537, El Paso, TX 79998-1537
10702365 +Att&t Universal/ Citibank, Acct No 549113036423/RCD 525377 JM8, Po Box 6241, Sioux Falls, SD 57117-6241
10702366 +BCCI, Acct No A21311, A Division of Express PRA, 7001 Post Rd., Ste. 200, Dublin, OH 43016-8334
10702367 +Bill Me Later, Acct No 5049-9020-1194-7230, PO Box 105658, Atlanta, GA 30348-5658
10702373 +Chase Manhattan Mortgage, Attn: Research Dept, 3415 Vision Dr., Columbus, OH 43219-6009
10702372 +Chase Manhattan Mortgage, Acct No 4561, 10790 Rancho Bernardo Rd., San Diego, CA 92127-5705
10702374 +CheckSmart, Acct No A21398, 7001 Post Road, Ste. 200, Dublin, OH 43016-8334
10702375 +Citifinancial Retail S, Acct No 607209094512/2729901, Po Box 499, Hanover, MD 21076-0499
10702376 +Citifinancial Retail S, Acct No 603259029815, Po Box 22066, Tempe, AZ 85285-2066
10702377 +City of Reynoldsburg, Acct No 31-63450-10, 7232 E. Main St., Reynoldsburg, OH 43068-2014
10702378 +Collegiate Funding Svc, Acct No 40004901781, 10304 Spotsylvania Ave S, Fredericksburg, VA 22408-8602
10702379 Columbus-City Treaurser, Acct No 495629-1046531, Water and Sewer Services, PO Box 182882, Columbus, OH 43218-2882
10702380 +Crevecor Mortgage, Inc., Acct No 214413, 1150 Hanley Industrial Ct., Saint Louis, MO 63144-1910
10702383 DRS bonded, SDDRSB01, PO Box 1022, Wixom, MI 48393-1022
10702381 Deluxe Business Checks and Solutions, Acct No 22090553/0586751401/000254544, PO Box 742572, Cincinnati, OH 45274-2572
10702384 Enhanced Recovery Corporation, PO Box 1967, Southgate, MI 48195-0967
10702385 +Evergreen Professional Recoveries, Dept 893, PO Box 4115, Concord, CA 94524-4115
10702387 ++FIFTH THIRD BANK, MD# ROPS05 BANKRUPTCY DEPT, 1850 EAST PARIS SE, GRAND RAPIDS MI 49546-6253
(address filed with court: Fifth Third Bank, Acct No 85471, Fifth Third Center, Cincinnati, OH 45263)
10702386 +Ffcc-columbus Inc, Acct No 6566992, 1550 Old Henderson Rd St, Columbus, OH 43220-3626
10702388 First Franklin Loan Services, PO Box 1838, Pittsburgh, PA 15230-1838
10702389 G M A C, Acct No 010907789427, 25000 Great Northern Ctr, North Olmsted, OH 44070
10702391 +GMAC, PO Box 2182, Greeley, CO 80632-2182
10702390 +Gemb/jcp, Acct No 6008893407301278/269924735, Po Box 984100, El Paso, TX 79998-4100
10702392 +Home Loan Services, Inc., Acct No 8365, 150 Allegheny Center Mall, Pittsburgh, PA 15212-5335
10702393 +Homecomings Financial, Acct No 0426180311, PO Box 890036, Dallas, TX 75389-0036
10702394 +Homecomings Financial, 2711 N. Haskell, Ste. 1000, Dallas, TX 75204-2918
10702396 +IndymacBank, Acct No 1006888984, 1 National City Parkway, Kalamazoo, MI 49009-8003
10702397 +International Masters Publishers, Inc., Acct No 00201490828, 948 Plaza Dr., Montoursville, PA 17754-2432
10702398 Javitch, Block & Rathbone, 1100 Superior Ave., 18th Floor, Cleveland, OH 44114-2518
10702399 +Lifestyle Family Fitness, Acct No Inv. #12242882, 140 Fountain Parkway, Ste. 410, Saint Petersburg, FL 33716-1285
10702400 +Litton Loan Servicing, Acct No 0016740813/4716028/4716029, 4828 Loop Central, Houston, TX 77081-2212
10702402 MILA, Inc., Acct No 072421047, Customer Services, MSN SV-26B, PO Box 10229, Van Nuys, CA 91410-0229
10702401 +Mcydsnb, Acct No 4161654836920, 9111 Duke Blvd, Mason, OH 45040-8999
10702404 NCO Financial System, Inc., Acct No 3713-167921-51004, Dept 07, PO Box 15760, Wilmington, DE 19850-5760
10702403 Nationwide Credit, Inc., Acct No 01259501F, 4700 Vestal Parkway East, Vestal, NY 13850-3770
10702405 +North Shore Agency, Inc., Acct No 619851462, 751 Summa Ave., Westbury, NY 11590-5010
10702406 OCWEN, Acct No 6986, aka HomeSide Lending, PO Box 47524, San Antonio, TX 78265-7524
10702407 +Ocwen Loan Servicing, LLC, Acct No 0038834446, 12650 Ingenuity Dr., Orlando, FL 32826-2703
10702408 Ohio Depart. of Jobs and Family Service, Acct No F-4643186/1389927-00-7, PO Box 182404, Columbus, OH 43218-2404
10702409 Ohio Dept. of Job & Family Services, Acct No F-4646913/1389927-00-7, P O Box 182404, Columbus, OH 43218-2404
10702411 +Ownit Mortgage Solutions, Inc., 27349 Agoura rd., Ste.100, Agoura Hills, CA 91301-2481
10702410 +Ownit Mortgage Solutions, Inc., 10300 Alliance Dr., Ste. 125, Cincinnati, OH 45242-4763
10702412 +Phillip D. Murphy, Muskingum County Treasurer, 401 Main St, Zanesville, OH 43701-3565
10702413 +Receivables Performance Management LLC, 1930-220th St., SE., Ste. 101, Bothell, WA 98021-8410
10702414 +Richard Cordray, Franklin County Treasurer, 373 S. High St., 17th Floor, Columbus, OH 43215-4591
10702415 +Scholastic, 2931 E. McCarty St., Jefferson City, MO 65101-4468
10702416 +Sears/cbsd, Acct No 504994011206, Po Box 6189, Sioux Falls, SD 57117-6189
10702417 Time Life, Acct No 0154839013, Virginia Beach, VA 23479-1002

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10702418 +Trust Rec Sv, Acct No 1063040188, 541 Otis Bowen Dri, Munster, IN 46321-4158
10702419 +Wilshire Credit, Acct No 1865766, PO Box 8517, Portland, OR 97207-8517
10702420 +Wilshire Credit Corp., 1776 SW Madison St., Portland, OR 97205-1715

The following entities were served by electronic transmission on Dec 27, 2007.

aty +E-mail/PDF: ceubank@johndclunk.com Dec 27 2007 21:23:54 Andrew A Paisley, 5601 Hudson Drive,
Suite 400, Hudson, OH 44236-3745
aty +Fax: 614-777-4640 Dec 27 2007 21:32:40 Michael T Gunner, 3535 Fishinger Blvd, Suite 220,
Hilliard, OH 43026-7500
tr +EDI: QALBOSTIC.COM Dec 27 2007 16:47:00 Amy L Bostic, 50 West Broad Street, Suite 1200,
Columbus, OH 43215-5907
10702359 +E-mail/Text: BANKRUPTCY@CITIRL.COM AMC Mortgage Services,
Acct No 0084976414, 505 City Pkwy W., #10, Orange, CA 92868-2924
10702360 +E-mail/Text: BANKRUPTCY@CITIRL.COM AMC Mortgage Services, PO Box 11000,
Santa Ana, CA 92711-1000
10702363 +EDI: AMEREXPR.COM Dec 27 2007 16:47:00 Amex, Acct No 212391457011383871, Po Box 297871,
Fort Lauderdale, FL 33329-7871
10702368 EDI: BMWFINANCIAL.COM Dec 27 2007 16:47:00 Bmw Financial Services, Acct No 1000263749,
5515 Parkcenter Cir, Dublin, OH 43017
10702369 +E-mail/PDF: cashland@nuvox.net Dec 27 2007 21:16:56 CashLand, Acct No 783141,
17 Triangle Park, Cincinnati, OH 45246-3411
10702370 +EDI: CHASE.COM Dec 27 2007 16:47:00 Chase, Acct No 518748030903, 800 Brooksedge Blvd,
Westerville, OH 43081-2822
10702371 EDI: CAUT.COM Dec 27 2007 16:47:00 Chase Auto Finance, Acct No 10407813061004,
National Recovery Group, PO Box 29505, Phoenix, AZ 85038-9505
10702382 EDI: DISCOVER.COM Dec 27 2007 16:47:00 Discover Fin, Acct No 601129885711, Pob 15316,
Wilmington, DE 19850
10702395 +EDI: HFC.COM Dec 27 2007 16:46:00 HSBC/MS, Acct No 0825, PO Box 2393,
Brandon, FL 33509-2393

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Chase Home Finance, LLC
cr Deutsche Bank National Trust Company
cr Fifth Third Bank
cr U.S. Bank, N.A.
cr US Bank, NA
cr Wells Fargo Bank, N.A.
aty* +Amy L Bostic, 50 West Broad Street, Suite 1200, Columbus, OH 43215-5907

TOTALS: 6, * 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2007

Signature:

